



# Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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**BHC Name** [W.T.B. FINANCIAL CORPORATION](#)

**City/State** [SPOKANE, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [10,108,189](#)

Peer Group Number: [1](#) Number in Peer Group: [133](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**W.T.B. FINANCIAL CORPORATION**  
**717 WEST SPRAGUE AVENUE**  
**SPOKANE, WA 99201**

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## Summary Ratios

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	9,778,041			7,174,052			8,516,516			6,597,165			6,402,279																	
Net income (\$000) .....	20,662			18,523			76,312			83,284			83,056																	
Number of BHCs in peer group .....	133			146			147			146			154																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.86	2.67	60	3.56	3.13	78	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78															
+ Non-interest income .....	0.71	1.13	32	0.75	0.89	45	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46															
- Overhead expense .....	2.24	2.28	52	2.70	2.60	59	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65															
- Provision for credit losses .....	0.25	-0.12	94	0.39	0.58	44	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25															
+ Securities gains (losses) .....	0	0.01	32	0.12	0.02	89	0.05	0.02	79	-0.03	0.01	1	0	0	42															
+ Other tax equivalent adjustments .....	0	0	48	0	0	52	-0.06	0	1	0	0	46	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.09	1.78	11	1.33	0.88	72	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59															
Net operating income .....	0.85	1.36	11	1.03	0.71	71	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59															
Net income .....	0.85	1.35	12	1.03	0.71	71	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59															
Net income (Subchapter S adjusted) .....		1.78			1.10			1.27			1.41				1.41															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.04	3.18	39	3.93	4.29	23	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17															
Interest expense .....	0.12	0.29	15	0.27	0.87	5	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2															
Net interest income (tax equivalent) .....	2.92	2.88	48	3.66	3.36	68	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	-0.02	0.16	5	-0.05	0.11	3	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6															
Earnings coverage of net loan and lease losses (X) .....	-93.09	25.70	6	-57.83	18.72	12	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	2.39	1.49	89	2.26	1.17	97	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98															
Allowance for loan and lease losses / Total loans and leases .....	2.39	1.47	89	2.26	1.15	97	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.59	0.70	46	0.31	0.60	23	0.20	0.67	14	0.30	0.56	29	0.26	0.57	23															
30-89 days past due loans and leases / Total loans and leases .....	0.01	0.33	2	0.40	0.45	46	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-8.38	-0.51	25	0.98	10.43	21	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7															
Net short-term noncore funding dependence .....	-8.44	-6.88	38	0.84	5.47	31	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9															
Net loans and leases / Total assets .....	56.32	60.99	29	61.26	71.80	12	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	7.99	9.15	17	10.04	10.30	49	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39															
Holding company equity capital / Total assets .....	7.68	10.72	8	10.25	11.10	36	8.22	10.51	15	9.71	11.37	22	9.20	11.21	21															
Total equity capital (including minority interest) / Total assets .....	7.68	10.85	7	10.25	11.16	34	8.22	10.57	14	9.71	11.43	21	9.20	11.30	21															
Common equity tier 1 capital / Total risk-weighted assets .....	12.99	12.57	62	13.02	12.03	74	13.29	12.44	69	13.02	12.50	67	13.36	12.37	73															
Net loans and leases / Equity capital (X) .....	7.33	5.73	78	5.97	6.66	34	6.77	6.79	52	6.39	6.55	46	6.57	6.70	47															
Cash dividends / Net income .....	22.76	23.13	46	25.38	53.69	34	24.60	29.42	41	21.46	25.65	41	14.15	24.05	35															
Cash dividends / Net income (Subchapter S adjusted) .....		14.81			34.75			39.66			93.20				35.12															
<b>Growth Rates</b>																														
Assets .....	37.46	16.49	90	15.01	9.46	77	36.98	16.11	93	9.34	8.66	62	4.90	9.35	37															
Equity capital .....	2.99	9.13	21	20.21	8.86	86	15.90	8.42	86	15.47	12.19	71	13.54	12.50	68															
Net loans and leases .....	26.38	7.22	87	12.40	8.61	73	22.77	9.99	88	12.37	8.63	73	2.90	10.51	18															
Noncore funding .....	-40.41	-25.09	33	27.40	12.16	72	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.52	41	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45															
Long-term debt / Equity capital .....	0	11.33	11	0	4.01	27	0	5.67	25	0	3.86	27	0	3.76	28															
Equity investment in subsidiaries / Equity capital .....	96.39	102.85	15	97.15	104.84	17	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20															
Cash from ops + noncash items + op expense / Op expense + dividends .....	104.46	98.58	51	207.10	160.07	76	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	58,641	54,875	237,475	224,316	202,234	6.86	51.58
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	58,409	54,515	236,262	222,706	200,473	7.14	53.67
Tax-exempt income on loans and leases.....	232	360	1,213	1,610	1,761	-35.56	-65.68
Estimated tax benefit on income on loans and leases.....	60	88	4,519	404	450	-32.14	-83.16
Income on loans and leases (tax equivalent).....	58,701	54,963	241,994	224,720	202,684	6.80	50.35
Investment interest income (tax equivalent).....	13,838	11,754	48,047	42,074	29,975	17.73	167.02
Interest on balances due from depository institutions.....	303	1,790	2,490	7,714	15,399	-83.07	-36.08
Interest income on other earning assets.....	77	84	308	308	322	-8.33	-7.23
Total interest income (tax equivalent) .....	72,919	68,591	292,839	274,816	248,380	6.31	62.83
Interest on time deposits of \$250K or more .....	71	124	401	919	775	-42.74	
Interest on time deposits < \$250K.....	237	418	1,382	2,629	2,383	-43.30	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,308	3,638	11,840	13,297	8,022	-36.56	279.61
Interest on other borrowings and trading liabilities.....	315	611	1,590	2,452	452	-48.45	408.06
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	2,931	4,791	15,213	19,297	11,632	-38.82	196.66
Net interest income (tax equivalent).....	69,988	63,800	277,626	255,519	236,748	9.70	59.81
Non-interest income.....	17,280	13,409	63,483	50,150	50,340	28.87	55.75
Adjusted operating income (tax equivalent) .....	87,268	77,209	341,109	305,669	287,088	13.03	58.99
Overhead expense.....	54,711	48,461	208,740	193,261	180,121	12.90	51.80
Provision for credit losses.....	6,000	7,000	33,000	3,200	2,700		1100.00
Securities gains (losses) .....	0	2,066	3,889	-1,853	0	-100.00	-100.00
Other tax equivalent adjustments .....	0	0	-5,000	0	0		
Pretax net operating income (tax equivalent).....	26,560	23,812	98,258	107,200	104,932	11.54	40.02
Applicable income taxes .....	5,825	5,186	21,577	23,455	21,379	12.32	-9.07
Tax equivalent adjustments .....	73	103	369	461	497	-29.13	-80.38
Applicable income taxes (tax equivalent).....	5,898	5,289	21,946	23,916	21,876	11.51	-12.98
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	20,662	18,523	76,312	83,284	83,056	11.55	69.49
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	20,662	18,523	76,312	83,284	83,056	11.55	69.49
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	20,662	18,523	76,312	83,284	83,056	11.55	69.49
Investment securities income (tax equivalent).....	13,838	11,754	48,047	42,074	29,975	17.73	167.02
US Treasury and agency securities (excluding mortgage-backed securities) .....	5,447	8,775	29,254	28,891	16,251	-37.93	178.19
Mortgage-backed securities .....	8,328	2,905	17,715	12,901	13,495	186.68	161.89
All other securities .....	63	74	1,078	282	229	-14.37	42.08
Cash dividends declared.....	4,702	4,702	18,769	17,872	11,754	0.00	145.66
Common .....	4,702	4,702	18,769	17,872	11,754	0.00	145.66
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.98	2.96	52	3.82	3.99	35	3.44	3.53	37	4.17	4.19	50	3.88	4.08	33
Less: Interest expense .....	0.12	0.27	16	0.27	0.81	5	0.18	0.54	5	0.29	0.95	4	0.18	0.75	2
Equals: Net interest income (tax equivalent) .....	2.86	2.67	60	3.56	3.13	78	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78
Plus: Non-interest income .....	0.71	1.13	32	0.75	0.89	45	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46
Equals: adjusted operating income (tax equivalent) .....	3.57	3.87	36	4.30	4	63	4.01	3.96	52	4.63	4.16	69	4.48	4.27	61
Less: Overhead expense .....	2.24	2.28	52	2.70	2.60	59	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65
Less: Provision for credit losses .....	0.25	-0.12	94	0.39	0.58	44	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	33	0.12	0.02	89	0.05	0.02	79	-0.03	0.01	1	0	0	42
Plus: other tax equivalent adjustments .....	0	0	48	0	0	52	-0.06	0	1	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.09	1.78	11	1.33	0.88	72	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59
Less: Applicable income taxes (tax equivalent) .....	0.24	0.40	14	0.29	0.19	67	0.26	0.27	50	0.36	0.35	47	0.34	0.32	54
Less: Minority interest .....	0	0	42	0	0	47	0	0	45	0	0	45	0	0	46
Equals: Net operating income .....	0.85	1.36	11	1.03	0.71	71	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	0.85	1.35	12	1.03	0.71	71	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Memo: Net income (last four quarters) .....	0.86	1.07	26	1.21	1.06	64	0.90	0.97	43	1.26	1.19	57	1.30	1.22	59
Net income—BHC and noncontrolling (minority) interest .....	0.85	1.37	11	1.03	0.71	71	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	97.98	93.08	94	97.22	93.22	94	97.60	93.47	95	97.38	93.22	94	98.13	93.23	96
Average interest-bearing funds / Average assets .....	49.84	62.97	5	51.69	71	4	49.70	68.25	4	53.25	70.66	5	52.41	70.70	3
Interest income (tax equivalent) / Average earning assets .....	3.04	3.18	39	3.93	4.29	23	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17
Interest expense / Average earning assets .....	0.12	0.29	15	0.27	0.87	5	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2
Net interest income (tax equivalent) / Average earning assets .....	2.92	2.88	48	3.66	3.36	68	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.15	4.05	63	4.85	4.75	54	4.48	4.28	67	5.22	4.98	69	5.05	4.85	66
Interest-bearing bank balances .....	0.10	0.10	50	1.58	1.24	78	0.31	0.32	54	1.90	2.26	29	2.10	1.88	70
Federal funds sold and reverse repos .....	0	0.26	21	0	0.85	12	0	0.43	13	2.22	2.02	56	1.81	1.50	53
Trading assets .....	0	0.39			0.48			0.80			0.49			0.70	
Total earning assets .....	3.04	3.15	41	3.93	4.23	25	3.46	3.80	20	4.27	4.47	35	3.95	4.33	20
Investment securities (tax equivalent) .....	2.04	1.84	61	2.46	2.64	34	2.29	2.32	49	2.37	2.74	17	2.06	2.69	5
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.68	1.30	72	4.75	2.63	90	3.29	1.87	91	2.31	2.54	41	1.83	2.20	35
Mortgage-backed securities .....	1.87	1.60	72	0.86	2.42	2	1.35	2.05	4	2.35	2.54	25	2.27	2.44	30
All other securities .....	3.03	2.93	59	3.31	3.38	54	12.51	3.24	94	3.13	3.80	28	2.96	3.74	23
Interest-bearing deposits .....	0.23	0.26	51	0.49	0.98	9	0.34	0.62	14	0.54	1.13	8	0.36	0.85	8
Time deposits of \$250K or more .....	0.64	0.82	36	1.18	2.02	5	0.89	1.60	6	1.30	2.13	4	0.97	1.57	7
Time deposits < \$250K .....	0.55	0.78	30	0.89	1.79	5	0.76	1.49	5	1.15	1.91	10	0.94	1.42	10
Other domestic deposits .....	0.21	0.17	68	0.46	0.69	24	0.32	0.36	47	0.46	0.86	14	0.29	0.64	11
Foreign deposits .....	0	0.13			1.79			1.24			2.53			1.85	
Federal funds purchased and repos .....	0.27	0.18	81	0.73	0.72	50	0.41	0.37	66	0.89	1.23	44	0.19	1.03	17
Other borrowed funds and trading liabilities .....	0	1.38	4	0	0.78	25	0.36	0.55	58	0.40	1.03	49	0	2.10	0
All interest-bearing funds .....	0.24	0.42	23	0.52	1.14	5	0.36	0.79	8	0.55	1.34	4	0.35	1.06	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	17,280	13,409	63,483	50,150	50,340
Fiduciary activities income .....	5,112	4,690	18,856	17,667	18,137
Service charges on deposit accounts - domestic .....	1,446	1,708	5,845	6,820	6,890
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	917	838	3,364	3,065	3,459
Insurance activities revenue.....	1	3	369	27	69
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	45	-1	135	79	186
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	3,573	1,239	12,423	3,629	5,874
Other non-interest income.....	6,186	4,932	22,491	18,863	15,725
Total overhead expenses .....	54,711	48,461	208,740	193,261	180,121
Personnel expense.....	34,680	31,127	130,113	115,573	106,377
Net occupancy expense.....	6,015	5,115	22,223	21,201	18,018
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	14,016	12,219	56,404	56,487	55,726
Fee income on mutual funds and annuities.....	916	838	3,364	3,065	3,459
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	1,087	1,025	1,066	1,017	994
Average personnel expense per employee.....	31.90	30.37	122.06	113.64	107.02
Average assets per employee.....	8,995.44	6,999.08	7,989.23	6,486.89	6,440.92

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	5.30	2.10	84	6.25	0.72	90	5.30	0.51	91	6.11	0.66	91	6.87	1.69
Overhead expenses / Net Interest Income + non-interest income .....	62.75	59.31	67	62.85	63.41	51	62.17	61.22	56	63.32	61.79	59	62.85	61.22
<b>Percent of Average Assets</b>														
Total overhead expense .....	2.24	2.28	52	2.70	2.60	59	2.45	2.48	50	2.93	2.59	71	2.81	2.58
Personnel expense.....	1.42	1.28	66	1.74	1.50	73	1.53	1.42	62	1.75	1.50	71	1.66	1.46
Net occupancy expense.....	0.25	0.24	51	0.29	0.32	39	0.26	0.30	36	0.32	0.32	54	0.28	0.31
Other operating expenses.....	0.57	0.73	35	0.68	0.76	40	0.66	0.73	43	0.86	0.76	64	0.87	0.79
Overhead less non-interest income .....	1.53	1.10	84	1.95	1.67	71	1.71	1.44	72	2.17	1.65	87	2.03	1.65
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	62.69	58.69	68	62.77	61.62	57	61.19	58.93	63	63.23	59.91	66	62.74	60.51
Personnel expense.....	39.74	33.28	82	40.32	35.22	78	38.14	33.88	81	37.81	34.17	69	37.05	34.42
Net occupancy expense.....	6.89	6.42	60	6.62	7.45	42	6.51	7.04	42	6.94	7.50	39	6.28	7.33
Other operating expenses.....	16.06	18.45	39	15.83	18.43	32	16.54	17.57	44	18.48	17.93	60	19.41	18.28
Total non-interest income .....	19.80	28.42	33	17.37	20.39	46	18.61	23.45	44	16.41	19.83	36	17.53	20.30
Fiduciary activities income .....	5.86	2.15	86	6.07	1.69	87	5.53	1.45	88	5.78	1.61	86	6.32	1.95
Service charges on domestic deposit accounts .....	1.66	3.21	24	2.21	3.19	34	1.71	2.67	36	2.23	3.21	32	2.40	3.58
Trading revenue.....	0	0.97	24	0	0.16	45	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....	1.05	2.51	42	1.09	1.14	63	0.99	1.03	62	1	0.91	64	1.20	0.85
Insurance activities revenue.....	0	0.38	26	0	0.52	50	0.11	0.41	68	0.01	0.37	52	0.02	0.46
Venture capital revenue.....	0	0.02	45	0	0	50	0	0	48	0	0	50	0	0.49
Net servicing fees .....	0.05	0.99	33	0	-0.34	27	0.04	0	57	0.03	0.22	36	0.06	0.52
Net securitization income .....	0	0.01	45	0	0	49	0	0	48	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets .....	4.09	3.74	62	1.60	3.28	57	3.64	5.55	57	1.19	2.27	57	2.05	1.98
Other non-interest income.....	7.09	8.65	48	6.39	7.77	50	6.59	7.76	44	6.17	7.41	38	5.48	7.05
Overhead less non-interest income .....	42.89	29.66	84	45.40	41.03	67	42.58	34.63	72	46.82	39.47	72	45.21	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.93	21.04	55	21.78	17.29	63	21.96	20.30	53	21.88	21.51	47	20.37	18.37
Applicable income tax + TE / Pretax net operating income + TE .....	22.21	22.74	45	22.21	21.44	47	22.34	22.51	41	22.31	23.31	39	20.85	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

**Assets**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans .....	3,203,300	2,915,497	3,181,695	2,854,185	2,508,973	9.87	48.21	
Commercial and industrial loans .....	2,128,357	1,214,867	1,917,962	1,210,405	1,078,685	75.19	114.50	
Loans to individuals .....	123,842	142,591	114,867	137,487	115,585	-13.15	39.23	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	216,236	223,175	236,216	226,569	205,078	-3.11	28.59	
Other loans and leases .....	160,344	112,473	140,792	113,951	139,077	42.56	16.11	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	5,832,079	4,608,603	5,591,532	4,542,597	4,047,398	26.55	64.34	
Less: Allowance for loan and lease losses .....	139,160	103,946	132,811	96,415	90,749	33.88	64.88	
Net loans and leases .....	5,692,919	4,504,657	5,458,721	4,446,182	3,956,649	26.38	64.33	
Debt securities that reprice or mature in over 1 year .....	3,064,807	2,163,621	2,543,680	1,895,394	1,584,963	41.65	141.18	
Mutual funds and equity securities .....	15	10	13	13	11	50.00		
Subtotal .....	8,757,741	6,668,288	8,002,414	6,341,589	5,541,623	31.33	84.95	
Interest-bearing bank balances .....	961,600	381,067	1,463,300	523,953	751,180	152.34	675.64	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	38,041	425	34,680	429	4,288	8850.82	90.30	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	9,757,382	7,049,780	9,500,394	6,865,971	6,297,091	38.41	99.99	
Non-interest-bearing cash and due from depository institutions .....	114,332	116,756	101,565	102,603	106,555	-2.08	59.85	
Premises, fixed assets, and leases .....	105,952	106,872	108,507	105,590	55,523	-0.86	139.42	
Other real estate owned .....	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries .....	22,818	867	7,986	887	916	2531.83	2204.85	
Intangible and other assets .....	107,705	79,014	95,511	89,613	92,265	36.31	15.94	
Total assets .....	10,108,189	7,353,289	9,813,963	7,164,664	6,552,350	37.46	98.63	
Quarterly average assets .....	9,778,041	7,174,052	9,484,120	6,864,680	6,629,764	36.30	89.13	
Average loans and leases (YTD) .....	5,654,597	4,536,082	5,396,810	4,305,262	4,014,063	24.66	60.42	
<b>Memoranda</b>								
Loans held-for-sale .....	9,937	11,408	28,572	29,266	4,126	-12.89	-49.24	
Loans not held-for-sale .....	5,822,142	4,597,195	5,562,960	4,513,331	4,043,272	26.65	64.97	
Real estate loans secured by 1–4 family .....	948,801	905,376	976,987	869,280	736,226	4.80	55.89	
Commercial real estate loans .....	2,211,649	1,971,008	2,160,090	1,946,099	1,730,631	12.21	46.32	
Construction and land development .....	538,561	456,120	531,626	461,067	426,346	18.07	42.62	
Multifamily .....	220,666	169,175	207,934	177,247	138,534	30.44	82.10	
Nonfarm nonresidential .....	1,452,422	1,345,713	1,420,530	1,307,785	1,165,751	7.93	43.42	
Real estate loans secured by farmland .....	42,850	39,113	44,618	38,806	42,116	9.55	4.25	
Total investment securities .....	3,102,863	2,164,056	2,578,373	1,895,836	1,589,262	43.38	140.40	
U.S. Treasury securities .....	46,954	49,773	49,301	25,706	107,920	-5.66	188.61	
US agency securities (excluding mortgage-backed securities) .....	1,255,466	722,688	1,012,865	1,353,336	905,176	73.72	134.24	
Municipal securities .....	8,432	8,979	8,486	9,046	7,689	-6.09	105.51	
Mortgage-backed securities .....	1,791,996	1,382,606	1,507,708	507,735	568,466	29.61	144.02	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	15	10	13	13	11	50.00		
Available-for-sale securities .....	1,598,637	1,543,163	1,700,704	1,247,616	1,031,059	3.59	97.03	
U.S. Treasury securities .....	46,954	49,773	49,301	25,706	107,920	-5.66	188.61	
US agency securities (excluding mortgage-backed securities) .....	567,606	402,800	593,482	904,545	580,809	40.92	147.35	
Municipal securities .....	4,825	5,294	4,858	5,342	5,339	-8.86	204.61	
Mortgage-backed securities .....	979,252	1,085,296	1,053,063	312,023	336,991	-9.77	73.62	
Asset-backed securities .....	0	0	0	0	0			
Other debt securities .....	0	0	0	0	0			
Mutual funds and equity securities .....	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation) .....	-15,115	29,856	30,336	5,199	-8,589			
Available-for-sale securities appreciation (depreciation) .....	22,012	72,132	80,561	11,413	-25,518	-69.48	231.91	
Structured notes, fair value .....	0	0	0	0	0			
Pledged securities .....	402,502	581,717	393,299	410,992	430,030	-30.81	5.96	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	873,122	664,951	885,108	669,655	522,903	31.31	83.17
NOW, ATS and transaction accounts .....	94,320	72,748	93,902	72,142	58,799	29.65	67.81
Time deposits less brokered deposits < \$250K .....	170,730	182,744	175,629	193,938	266,728	-6.57	
MMDA and other savings accounts .....	7,825,944	5,152,684	7,495,199	5,247,958	4,701,864	51.88	120.57
Other non-interest-bearing deposits .....	0	0	0	0			
Core deposits .....	8,964,116	6,073,127	8,649,838	6,183,693	5,550,294	47.60	112.04
Time deposits of \$250K or more .....	39,344	40,566	48,953	43,169	88,627	-3.01	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	226,729	405,942	216,428	163,069	259,857	-44.15	35.68
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	0	0	0	161	0		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	19,820	0		
Brokered deposits < \$250K .....	0	0	0	0	0		
Noncore funding .....	266,073	446,508	265,381	226,219	348,484	-40.41	-22.33
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	101,432	79,638	92,226	58,848	50,907	27.37	167.01
Total liabilities .....	9,331,621	6,599,273	9,007,445	6,468,760	5,949,685	41.40	102.51
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	24,585	23,073	24,241	26,756	32,425	6.55	-18.61
Common surplus .....	32,665	32,665	32,665	32,665	32,665	0.00	0.00
Retained earnings .....	723,348	663,667	707,389	649,845	584,433	8.99	65.12
Accumulated other comprehensive income .....	-4,030	34,611	42,223	-13,344	-46,858		
Other equity capital components .....	0	0	0	-18	0		
Total holding company equity capital .....	776,568	754,016	806,518	695,904	602,665	2.99	61.48
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	776,568	754,016	806,518	695,904	602,665	2.99	61.48
Total liabilities and capital .....	10,108,189	7,353,289	9,813,963	7,164,664	6,552,350	37.46	98.63
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,247,011	2,695,443	4,151,294	2,817,134	2,413,511	57.56	143.53
Interest-bearing deposits .....	4,756,449	3,418,250	4,547,497	3,409,728	3,225,410	39.15	78.88
Total deposits .....	9,003,460	6,113,693	8,698,791	6,226,862	5,638,921	47.27	104.49
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	806,518	695,904	695,904	602,665	530,791		
Accounting restatements .....	0	0	0	0	0		
Net income .....	20,662	18,523	76,312	83,284	83,056		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	345	-3,683	-2,515	-5,668	2,255		
Sale of treasury stock .....	0	3,992	4,746	7,952	0		
Less: Purchase of treasury stock .....	0	3,973	4,727	7,971	0		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	4,702	4,702	18,769	17,872	11,754		
Change in other comprehensive income .....	-46,255	47,955	55,567	33,514	-1,683		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	776,568	754,016	806,518	695,904	602,665		

## Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	31.69	36.10	35	39.65	52.54	19	32.42	48.33	11	39.84	52.67	20	38.29	53.63	16
Commercial and industrial loans .....	21.06	13.88	83	16.52	11.25	79	19.54	13.47	78	16.89	11.45	80	16.46	11.42	76
Loans to individuals .....	1.23	3.42	50	1.94	2.65	64	1.17	2.29	57	1.92	2.71	65	1.76	2.65	65
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans.....	2.14	0.19	94	3.04	0.50	91	2.41	0.43	90	3.16	0.53	91	3.13	0.47	93
Other loans and leases.....	1.59	4.29	27	1.53	1.37	67	1.43	1.39	68	1.59	1.08	72	2.12	2.64	56
Net loans and leases.....	56.32	60.99	29	61.26	71.80	12	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Debt securities over 1 year.....	30.32	16.70	92	29.42	13.39	91	25.92	13.53	91	26.45	13.66	91	24.19	13.20	90
Mutual funds and equity securities .....	0	0.06	29	0	0.05	39	0	0.05	45	0	0.06	37	0	0.05	39
Subtotal .....	86.64	78.43	84	90.68	85.81	87	81.54	83.47	33	88.51	86.76	63	84.57	87.24	27
Interest-bearing bank balances .....	9.51	9.08	56	5.18	3.70	72	14.91	6.78	89	7.31	2.97	86	11.46	2.30	94
Federal funds sold and reverse repos .....	0	0.50	27	0	0.04	36	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less .....	0.38	1.59	20	0.01	2.03	3	0.35	2.03	18	0.01	2.10	3	0.07	2.14	9
Trading assets .....	0	0.56	19	0	0.05	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	96.53	91.48	97	95.87	92.21	92	96.80	92.98	95	95.83	92.39	91	96.10	92.24	93
Non-interest cash and due from depository institutions.....	1.13	1	60	1.59	1.13	80	1.03	1.07	55	1.43	1.14	70	1.63	1.25	70
Other real estate owned.....	0	0.02	5	0	0.04	10	0	0.03	13	0	0.04	10	0	0.04	9
All other assets.....	2.34	7.44	1	2.54	6.58	1	2.16	5.87	2	2.74	6.41	3	2.27	6.39	1
<b>Memoranda</b>															
Short-term investments .....	9.89	11.92	45	5.19	6.17	46	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88
U.S. Treasury securities.....	0.46	0.98	64	0.68	0.24	83	0.50	0.19	85	0.36	0.29	76	1.65	0.37	88
US agency securities (excluding mortgage-backed securities) .....	12.42	0.73	99	9.83	1.01	97	10.32	1.28	95	18.89	1.25	99	13.81	1.67	98
Municipal securities .....	0.08	1.77	23	0.12	2.69	16	0.09	2.96	19	0.13	2.58	17	0.12	2.66	18
Mortgage-backed securities .....	17.73	12.38	76	18.80	9.31	89	15.36	8.52	84	7.09	9.38	38	8.68	8.73	56
Asset-backed securities .....	0	0.35	25	0	0.28	35	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities .....	0	0.46	8	0	0.53	14	0	0.60	12	0	0.53	15	0	0.52	16
Loans held-for-sale.....	0.10	0.46	32	0.16	0.45	44	0.29	0.58	49	0.41	0.39	74	0.06	0.29	47
Loans held for investment .....	57.60	61.15	32	62.52	71.37	16	56.68	69.07	13	62.99	72.01	17	61.71	73.24	12
Real estate loans secured by 1–4 family .....	9.39	11.69	39	12.31	16.12	41	9.96	14.47	39	12.13	16.02	39	11.24	16.83	34
Revolving .....	1.82	1.51	61	2.51	2.22	57	1.92	1.79	57	2.37	2.24	57	2.84	2.43	60
Closed-end, secured by first liens .....	7.38	9.76	40	9.35	13.19	37	7.79	12.11	35	9.28	13.07	36	7.77	13.60	26
Closed-end, secured by junior liens .....	0.18	0.21	57	0.45	0.37	62	0.25	0.27	52	0.48	0.37	65	0.63	0.41	76
Commercial real estate loans .....	21.88	22.27	47	26.80	32.97	31	22.01	30.65	20	27.16	33.26	32	26.41	33.39	27
Construction and land development .....	5.33	3.32	77	6.20	4.95	68	5.42	4.32	65	6.44	5	70	6.51	4.78	71
Multifamily .....	2.18	3.21	41	2.30	4.89	36	2.12	5.03	31	2.47	4.76	36	2.11	5.12	32
Nonfarm nonresidential .....	14.37	14.77	47	18.30	21.52	33	14.47	19.97	24	18.25	21.85	33	17.79	21.85	30
Real estate loans secured by farmland .....	0.42	0.33	70	0.53	0.95	57	0.45	0.85	58	0.54	0.95	58	0.64	0.88	63

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	54.93	57.91	37	63.26	73	25	56.90	69.38	21	62.83	72.74	26	61.99	72.88	26
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	16.27	19.43	38	19.65	22.54	46	17.47	20.91	45	19.14	22.29	46	18.19	23.13	42
Real estate loans secured by 1–4 family.....	3.16	2.45	61	4.01	3.11	63	3.37	2.61	66	3.74	3.13	61	4.60	3.34	68
Revolving .....	13.11	16.76	36	15.64	19	42	14.10	17.94	42	15.40	18.71	44	13.59	19.33	37
Closed-end.....	37.92	35.36	52	42.77	46.09	38	38.63	44.23	30	42.84	46.16	42	42.76	45.57	43
Commercial real estate loans .....	9.23	5.29	79	9.90	6.94	74	9.51	6.26	78	10.15	6.97	73	10.53	6.53	79
Construction and land development.....	1.35	1.05	69	1.81	1.53	65	1.35	1.14	62	1.81	1.47	69	1.90	1.52	67
1–4 family.....	7.89	4.21	87	8.09	5.29	78	8.16	4.94	84	8.34	5.34	78	8.63	4.90	82
Other .....	3.78	5.08	48	3.67	6.63	40	3.72	7.01	36	3.90	6.42	43	3.42	6.76	37
Multifamily.....	24.90	23.47	48	29.20	30.32	44	25.41	29.04	34	28.79	30.59	42	28.80	30.16	40
Nonfarm nonresidential .....	11.87	7.93	74	14.16	10.67	78	12.14	10	70	14.15	10.68	77	15.74	10.31	84
Owner-occupied.....	13.03	15.25	38	15.04	19.09	31	13.27	18.53	25	14.64	19.36	30	13.07	19.35	23
Other.....	0.73	0.56	71	0.85	1.39	59	0.80	1.30	62	0.85	1.38	59	1.04	1.27	65
Real estate loans secured by farmland.....	0	0.03	32	0	0.01	43	0	0	45	0	0	44	0	0	44
Loans to depository institutions and acceptances of other banks.....	36.49	23.16	83	26.36	16.08	82	34.30	19.85	88	26.65	16.16	82	26.65	16.21	81
Commercial and industrial loans .....	2.12	6.02	47	3.09	3.97	68	2.05	3.53	59	3.03	4	67	2.86	3.89	67
Loans to individuals .....	0.20	0.50	67	0.30	0.03	91	0.21	0.03	89	0.35	0.04	93	0.43	0.04	94
Credit card loans .....	3.71	0.33	94	4.84	0.74	92	4.22	0.69	91	4.99	0.78	91	5.07	0.69	93
Agricultural loans.....	2.75	8.05	29	2.44	1.96	69	2.52	2.07	70	2.51	1.48	73	3.44	3.74	58
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	348.28	382.51	39	354.10	495.64	16	354.66	473.75	17	354.27	493.53	19	338.93	505.61	15
Real estate loans secured by 1–4 family.....	103.16	124.29	42	109.96	152.35	36	108.90	142.34	39	107.90	151.03	35	99.45	161.34	31
Revolving .....	20.05	16.14	63	22.43	21.20	59	21.03	17.81	60	21.08	21.25	57	25.12	23.52	57
Closed-end.....	83.10	106.79	39	87.53	128.54	34	87.88	122.21	37	86.82	127.10	34	74.33	134.73	27
Commercial real estate loans .....	240.46	237.40	47	239.39	312.51	25	240.78	302.08	28	241.55	311.74	28	233.78	316.03	25
Construction and land development.....	58.55	35.26	78	55.40	46.61	63	59.26	42.85	73	57.23	46.63	64	57.59	44.92	70
1–4 family.....	8.55	6.84	67	10.12	10.01	59	8.42	7.52	62	10.21	9.52	61	10.40	10.21	61
Other .....	50	28.01	81	45.27	35.67	66	50.84	33.94	78	47.02	35.90	68	47.19	33.75	73
Multifamily.....	23.99	34.02	42	20.55	46.80	33	23.18	48.67	35	22	44.76	36	18.71	48.38	29
Nonfarm nonresidential .....	157.91	157.71	48	163.44	205.18	29	158.35	198.42	31	162.32	206.64	29	157.48	208.15	27
Owner-occupied.....	75.26	52.99	72	79.24	71.52	59	75.64	67.98	60	79.79	71.54	61	86.04	70.68	67
Other .....	82.65	102.29	36	84.21	129.31	26	82.71	125.78	24	82.53	130.65	25	71.43	134.17	16
Real estate loans secured by farmland.....	4.66	3.50	70	4.75	8.74	57	4.97	8.35	60	4.82	8.66	59	5.69	8.13	61
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.03	43	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans .....	231.40	145.22	85	147.55	107.03	75	213.79	133.93	82	150.24	106.70	74	145.71	107.07	73
Loans to individuals .....	13.46	35.91	47	17.32	24.64	64	12.80	22.15	59	17.07	24.83	65	15.61	24.45	63
Credit card loans .....	1.25	2.59	68	1.68	0.20	91	1.29	0.20	89	1.96	0.24	91	2.33	0.24	92
Agricultural loans.....	23.51	1.94	95	27.11	4.59	91	26.33	4.17	91	28.12	4.86	90	27.70	4.49	91
Other loans and leases.....	17.43	47.52	29	13.66	13.34	68	15.69	13.62	70	14.14	10.25	70	18.79	25.58	56
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	27.66	27.81	50	30.79	35.25	38	28.08	34	31	30.77	35.38	38	28.81	35.09	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	175.36	185.94	47	172.36	239.50	27	175.02	232.08	30	173.51	239.13	27	157.49	243.62	21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	250.62	243.39	48	251.60	315.61	26	250.66	304.52	29	253.30	315.15	28	243.54	318.90	25

## Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	9.89	11.92	45	5.19	6.17	46	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88
Liquid assets .....	41.26	27.16	87	36.08	16.56	97	42.13	19.32	97	35.08	16.28	96	37.23	15.56	96
Investment securities .....	30.70	18.78	88	29.43	16.02	88	26.27	16.07	84	26.46	16.41	87	24.25	16.02	84
Net loans and leases .....	56.32	60.99	29	61.26	71.80	12	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Net loans, leases and standby letters of credit .....	57.10	61.79	29	62.45	72.18	13	56.46	69.67	12	63.12	72.78	14	61.79	73.71	11
Core deposits .....	88.68	73.69	98	82.59	71.07	91	88.14	76.49	98	86.31	71.61	97	84.71	69.97	95
Noncore funding .....	2.63	11.95	8	6.07	15.12	16	2.70	10.29	11	3.16	14.61	8	5.32	16.58	14
Time deposits of \$250K or more .....	0.39	1.96	10	0.55	4.27	5	0.50	3.37	5	0.60	4.33	4	1.35	4.28	10
Foreign deposits .....	0	0.34	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos .....	2.24	1.22	81	5.52	0.91	93	2.21	0.62	84	2.28	0.77	85	3.97	0.96	89
Secured federal funds purchased .....	0	0	48	0	0	47	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	2.24	0.60	89	5.52	0.86	94	2.21	0.59	85	2.28	0.75	86	3.97	0.97	89
Commercial paper .....	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	1.11	10	0	2.71	9	0	1.06	16	0	2.75	14	0	3.63	8
Earning assets that reprice within 1 year .....	24.24	38.67	17	27.78	32.25	40	30.24	31.93	52	31.83	33.16	51	27.25	32.35	37
Interest-bearing liabilities that reprice within 1 year .....	1.59	7.73	5	2.13	18.02	2	1.81	14.04	2	2.42	18.54	2	4.36	18.20	5
Long-term debt that reprices within 1 year .....	0	0.28	30	0	0.12	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year .....	22.65	29.49	32	25.65	13.56	72	28.43	17.03	72	29.41	13.71	76	22.89	12.98	67
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-8.38	-0.51	25	0.98	10.43	21	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7
Net short-term noncore funding dependence .....	-8.44	-6.88	38	0.84	5.47	31	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9
Short-term investment / Short-term noncore funding .....	384.28	246.74	80	87.17	85.19	68	578.08	230.45	85	260.06	78.10	89	222.45	62.28	87
Liquid assets - short-term noncore funding / Nonliquid assets .....	65.85	30.67	90	47.13	7.37	97	68.24	16.27	97	49.70	6.90	97	51.05	4.17	97
Net loans and leases / Total deposits .....	63.23	76.22	17	73.68	90.71	12	62.75	84.20	7	71.40	90.96	11	70.17	92.88	9
Net loans and leases / Core deposits .....	63.51	83.77	11	74.17	102.17	10	63.11	91.10	6	71.90	102.55	8	71.29	106.50	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-1.94	0.62	3	4.15	0.81	92	3.97	0.88	92	0.73	0.36	79	-1.32	-0.47	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.82	1.31	78	10.03	2.80	95	10.54	3.63	95	1.61	1.28	68	-3.93	-1.95	13
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			-0.05			0.03			-0.02			-0.04		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	48.48	12.84	91	28.69	6.21	89	34.04	5.36	89	34.19	7.25	87	35.12	10.76	85
Available-for-sale securities .....	51.52	85.49	8	71.31	92.49	12	65.96	93.39	11	65.81	91.33	13	64.88	88.32	15
U.S. Treasury securities .....	1.51	5.10	58	2.30	1.66	77	1.91	1.22	81	1.36	2.07	73	6.79	2.08	85
US agency securities (excluding mortgage-backed securities) .....	40.46	4.35	99	33.40	6.85	93	39.28	8.39	93	71.38	8.16	97	56.96	11	96
Municipal securities .....	0.27	9.71	19	0.41	16.56	12	0.33	18.61	14	0.48	15.40	12	0.48	16.63	15
Mortgage-backed securities .....	57.75	66.67	37	63.89	57.75	56	58.48	54.48	56	26.78	57.07	15	35.77	54.50	23
Asset-backed securities .....	0	1.97	25	0	1.61	34	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities .....	0	3.05	8	0	3.74	14	0	4.34	12	0	3.73	15	0	3.75	16
Mutual funds and equity securities .....	0	0.36	29	0	0.46	39	0	0.44	45	0	0.49	36	0	0.41	39
Debt securities 1 year or less .....	1.23	9.29	13	0.02	13.45	2	1.35	13.69	10	0.02	13.55	2	0.27	13.91	5
Debt securities 1 to 5 years .....	16.52	16.09	57	10.42	22.24	30	16.45	20.49	47	18.36	23.43	43	44.68	23.42	82
Debt securities over 5 years .....	82.26	72.48	60	89.56	60.11	91	82.21	61.87	79	81.62	58.63	79	55.05	58.36	41
Pledged securities .....	12.97	33.48	22	26.88	46.13	28	15.25	44.55	16	21.68	43.76	24	27.06	42.20	30
Structured notes, fair value .....	0	0.05	42	0	0.05	40	0	0.03	42	0	0.09	39	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	162.03	156.41	61	-18.35	42.20	22	185.67	136.94	71	-30.59	32.84	9	0.35	16.28	43
Investment securities .....	43.38	31.91	71	29.82	4.97	92	36	16.36	78	19.29	4.80	83	14.57	8.02	74
Core deposits .....	47.60	29.18	88	13.20	9.29	68	39.88	23.17	89	11.41	9.96	62	3.68	10.40	33
Noncore funding .....	-40.41	-25.09	33	27.40	12.16	72	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			2,687,028	2,328,100	2,160,393
Commit: Secured commercial real estate loans .....	468,363	441,578	450,872	422,831	406,720
Commit: Unsecured real estate loans .....	39,189	34,913	48,820	43,367	71,484
Credit card lines (reported semiannually, June/Dec) .....			140,134	129,845	123,741
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	78,374	87,243	82,619	76,466	92,242
Commercial and similar letters of credit .....	0	0	111	0	43
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	18,235	17,432	32,961	30,248	4,272
Written options contracts (interest rate) .....	36,163	37,760	68,870	26,326	13,726
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	93,183	94,014	93,302	94,437	95,527
Futures and forward foreign exchange .....	77	627	47	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						27.38	16.09	91	32.49	16.97	96	32.97	17.31	94	
Standby letters of credit .....	0.78	0.67	69	1.19	0.34	97	0.84	0.31	89	1.07	0.36	95	1.41	0.35	98
Commercial and similar letters of credit .....	0	0.02	20	0	0.01	37	0	0.01	75	0	0.01	36	0	0.01	71
Securities lent .....	0	0.11	41	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.28	26	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.17	34	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.16	34	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts .....	1.46	42.67	8	2.04	4.61	63	1.99	3.72	70	2.11	2.95	72	1.73	6.51	38
Interest rate contracts .....	1.46	30.32	8	2.03	4.45	63	1.99	3.62	70	2.11	2.87	72	1.73	6.40	38
Interest rate futures and forward contracts .....	0.18	4.59	38	0.24	0.37	78	0.34	0.20	83	0.42	0.08	90	0.07	0.25	52
Written options contracts (interest rate) .....	0.36	2	41	0.51	0.42	76	0.70	0.24	83	0.37	0.13	83	0.21	0.26	62
Purchased options contracts (interest rate) .....	0	1.45	22	0	0.03	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps .....	0.92	20.33	13	1.28	2.93	68	0.95	2.58	71	1.32	2.19	72	1.46	5.18	45
Foreign exchange contracts .....	0	6.19	50	0.01	0	95	0	0	95	0	0	47	0	0	47
Futures and forward foreign exchange contracts .....	0	3.83	52	0.01	0	95	0	0	95	0	0	47	0	0	47
Written options contracts (foreign exchange) .....	0	0.03	41	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps .....	0	0.71	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.80	33	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts .....	0	0.06	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other) .....	0	0.27	38	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other) .....	0	0.18	38	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other swaps .....	0	0.27	37	0	0	49	0	0	49	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						49.79	24.20	97	54.08	24.81	97	53.82	25.18	96	

## Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	147,658	149,833	195,180	151,011	113,525
Interest rate contracts .....	147,581	149,206	195,133	151,011	113,525
Foreign exchange contracts.....	77	627	47	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	18,312	18,059	33,008	30,248	4,272
Written options .....	36,163	37,760	68,870	26,326	13,726
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	36,163	37,760	68,870	26,326	13,726
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	93,183	94,014	93,302	94,437	95,527
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	147,658	149,833	195,180	151,011	113,525
Interest rate contracts .....	147,581	149,206	195,133	151,011	113,525
Foreign exchange contracts.....	77	627	47	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	111,495	112,073	126,310	124,685	95,527
One year or less .....	18,312	18,659	33,069	30,441	0
Over 1 year to 5 years .....	9,183	9,414	9,241	10,244	1,842
Over 5 years .....	84,000	84,000	84,000	84,000	93,685
Gross negative fair value (absolute value) .....	5,517	8,138	7,910	4,353	1,862
Gross positive fair value.....	5,483	7,856	7,949	4,327	1,855
Held for trading.....	0	0	0	0	0
Non-traded.....	5,483	7,856	7,949	4,327	1,855
Current credit exposure on risk-based capital derivative contracts .....	5,482	7,855	7,641	4,216	1,784
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	99.95	94.52	52	99.58	99.81	9	99.98	99.50	16	100	99.57	60	100	99.91	54
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0.05	3.16	51	0.42	0.02	93	0.02	0.19	86	0	0.14	42	0	0	46
Foreign exchange contracts .....	0	1.04	33	0	0.01	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards .....	12.40	12.82	62	12.05	16.76	51	16.91	15.03	64	20.03	14.06	67	3.76	11.75	56
Written options .....	24.49	8.11	84	25.20	14.03	71	35.29	10.24	88	17.43	11.73	72	12.09	11.14	71
Exchange-traded .....	0	0.10	42	0	0	48	0	0	50	0	0	48	0	0	49
Over-the-counter .....	24.49	7.80	84	25.20	13.57	71	35.29	10.24	88	17.43	10.84	72	12.09	10.65	71
Purchased options .....	0	3.58	20	0	1.84	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded .....	0	0.11	42	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter .....	0	3.15	21	0	1.82	35	0	2.13	33	0	2.28	36	0	1.22	38
Swaps .....	63.11	69.64	34	62.75	59.14	46	47.80	71.83	30	62.54	64.61	40	84.15	65.42	47
Held for trading .....	0	42.14	20	0	10.82	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts .....	0	36.29	20	0	12.35	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts .....	0	1.47	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts .....	0	0.51	40	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded .....	100	57.86	79	100	89.18	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts .....	99.95	54.11	75	99.58	88.61	31	99.98	83.02	39	100	84.69	69	100	85.51	64
Foreign exchange contracts .....	0.05	0.45	68	0.42	0.01	95	0.02	0	90	0	0.01	44	0	0	47
Equity, commodity, and other contracts .....	0	0.12	37	0	0	47	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	75.51	90.92	18	74.80	67.08	45	64.71	79.60	30	82.57	80.07	40	84.15	82.85	33
One year or less .....	12.40	26.80	43	12.45	15.23	56	16.94	15.52	64	20.16	15.20	67	0	12.75	13
Over 1 year to 5 years .....	6.22	28.69	17	6.28	15.99	37	4.73	19.75	32	6.78	22.92	30	1.62	22.66	33
Over 5 years .....	56.89	30.03	78	56.06	28.82	79	43.04	32.47	56	55.63	34.12	72	82.52	36.28	85
Gross negative fair value (absolute value) .....	3.74	1.21	97	5.43	3.13	76	4.05	2.84	69	2.88	1.30	92	1.64	0.66	91
Gross positive fair value .....	3.71	1.70	97	5.24	2.44	87	4.07	2.25	86	2.87	1.14	96	1.63	1.10	80
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	28	0.01	0.02	72	0.01	0.01	76	0.01	0	79	0	0.01	56
Gross positive fair value (X) .....	0.01	0.07	21	0.01	0.01	75	0.01	0.01	79	0.01	0	78	0	0.01	52
Held for trading (X) .....	0	0.05	21	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X) .....	0.01	0.01	48	0.01	0.01	82	0.01	0	85	0.01	0	85	0	0.01	61
Current credit exposure (X) .....	0.01	0.05	27	0.01	0.01	80	0.01	0.02	62	0.01	0.01	63	0	0	65
Credit losses on derivative contracts .....	0	0	47	0	0	49	0	0	48	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	46	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.09	0.61	27	0.14	0.11	77	0.13	0.27	59	0.08	0.10	63	0.04	0.06	65

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	132,811	96,415	96,415	90,749	86,784
Gross losses .....	463	901	2,134	5,174	5,279
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	812	1,432	5,530	7,640	6,544
Net losses .....	-349	-531	-3,396	-2,466	-1,265
Provision for loan and lease losses .....	6,000	7,000	33,000	3,200	2,700
Adjustments .....	0	0	0	0	0
Ending balance .....	139,160	103,946	132,811	96,415	90,749
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.25	-0.11	93	0.39	0.58	44	0.39	0.38	61	0.05	0.12	30	0.04	0.12	25
Provision for loan and lease losses / Average loans and leases .....	0.42	-0.20	95	0.62	0.80	47	0.61	0.53	66	0.07	0.16	31	0.07	0.16	29
Provision for loan and lease losses / Net loan and lease losses .....	-1,719.20	-168.35	7	-1,318.27	717.14	11	-971.73	672.96	7	-129.76	142.73	10	-213.44	182.69	10
Allowance for loan and lease losses / Total loans and leases not held for sale .....	2.39	1.49	89	2.26	1.17	97	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98
Allowance for loan and lease losses / Total loans and leases .....	2.39	1.47	89	2.26	1.15	97	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98
Allowance for loan and lease losses / Net loans and leases losses (X) .....	18.09				24.62			25.33			17.18			21.35	
Allowance for loan and lease losses / Nonaccrual assets .....	405.94	291.29	75	738.41	334.63	88	1,163.78	336.78	92	713.87	315.75	85	850.43	285.36	90
ALLL / 90+ days past due + nonaccrual loans and leases .....	405.69	246.27	81	736.63	291.99	89	1,161.95	293.46	93	671.09	283.41	86	755.30	259.30	90
Gross loan and lease losses / Average loans and leases .....	0.03	0.24	14	0.08	0.15	41	0.04	0.16	18	0.12	0.16	45	0.13	0.15	57
Recoveries / Average loans and leases .....	0.06	0.08	49	0.13	0.04	90	0.10	0.04	88	0.18	0.05	94	0.16	0.05	92
Net losses / Average loans and leases .....	-0.02	0.16	5	-0.05	0.11	3	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses .....	38.05	7.39	96	27.68	9.45	89	106.88	42.12	89	144.72	41.80	94	104.05	51.25	83
Earnings coverage of net loan and lease losses (X) .....	-93.09	25.70	6	-57.83	18.72	12	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.03	0.03	12	-0.07	0.02	3	-0.06	0.04	1	-0.20	0.02	0	-0.18	0.01	2
Real estate loans secured by 1–4 family .....	-0.08	-0.01	7	-0.10	0.01	4	-0.07	0.01	2	-0.07	0.02	4	-0.09	0.01	5
Revolving .....	-0.36	-0.03	9	-0.45	0	1	-0.33	0	1	-0.24	0.02	2	-0.34	0.02	3
Closed-end .....	-0.02	-0.01	34	-0.01	0.02	17	-0.01	0.01	22	-0.03	0.02	8	0	0.01	27
Commercial real estate loans .....	-0.01	0.05	13	-0.06	0.02	4	-0.05	0.05	2	-0.26	0.02	1	-0.22	0.01	3
Construction and land development .....	-0.06	0	10	-0.28	-0.01	2	-0.20	0	4	-1.09	-0.02	1	-0.90	-0.02	2
1–4 family .....	0	0	58	0	0	53	0	0	50	0	0	54	0	0	54
Other .....	-0.06	0	8	-0.28	-0.01	2	-0.20	-0.01	3	-1.09	-0.02	1	-0.90	-0.02	2
Multifamily .....	0	0	54	0	0	56	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential .....	0	0.07	38	0	0.02	52	0	0.07	34	0	0.03	38	0	0.02	39
Owner-occupied .....	0	0.01	50	0	0.01	54	0	0.01	40	0	0.01	44	0	0.01	43
Other .....	0	0.06	41	0	0.01	54	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland .....	0	0	57	0	0	50	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans .....	0	0.20	18	-0.04	0.23	14	-0.10	0.20	3	0.22	0.27	55	0.22	0.18	60
Loans to individuals .....	1.06			0.13	0.87	11	0.04	0.66	6	0.12	0.74	14	0.38	0.71	41
Credit card loans .....	1.19	2.41	25	2.43	2.23	64	1.88	1.71	60	1.66	1.89	49	2.13	1.65	66
Agricultural loans .....	0	0.02	50	0	0.01	49	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions .....		0													
Other loans and leases .....	-0.04	0.09	9	0.28	0.19	79	0.14	0.44	65	0.29	0.14	80	0.27	0.28	74

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		345		18,428		1,688		3,735		7,959					
90+ days past due loans and leases .....		21		34		18		861		1,344					
Nonaccrual loans and leases.....		34,281		14,077		11,412		13,506		10,671					
Total past due and nonaccrual loans and leases.....		34,647		32,539		13,118		18,102		19,974					
Restructured 30-89 days past due .....		0		77		22		78		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		1,972		6,062		2,779		6,331		2,910					
Total restructured loans and leases .....		1,972		6,139		2,801		6,409		2,910					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		952		957		953		987		886					
Other real estate owned.....		0		0		0		0		0					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.01	0.33	2	0.40	0.45	46	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
90+ days past due loans and leases .....	0	0.11	21	0	0.04	36	0	0.04	38	0.02	0.03	61	0.03	0.03	70
Nonaccrual loans and leases.....	0.59	0.65	51	0.31	0.53	28	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25
90+ days past due and nonaccrual loans and leases.....	0.59	0.82	41	0.31	0.59	25	0.20	0.67	16	0.32	0.54	31	0.30	0.54	28
30-89 days past due restructured.....	0	0.01	20	0	0	82	0	0	67	0	0	63	0	0.01	27
90+ days past due restructured .....	0	0	30	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured.....	0.03	0.13	24	0.13	0.04	85	0.05	0.09	45	0.14	0.07	78	0.07	0.10	50
30-89 days past due loans held for sale .....	0	0	41	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale .....	0	0	39	0	0	47	0	0	46	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.01	0.33	2	0.40	0.46	46	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
90+ days past due assets .....	0	0.11	20	0	0.04	36	0	0.04	38	0.02	0.03	61	0.03	0.03	70
Nonaccrual assets .....	0.59	0.66	50	0.31	0.53	28	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25
30+ days past due and nonaccrual assets .....	0.59	1.18	25	0.71	1.07	30	0.23	0.95	8	0.40	0.87	17	0.49	0.88	23
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.34	0.50	38	0.19	0.42	23	0.12	0.47	14	0.20	0.39	29	0.18	0.39	24
90+ days past due and nonaccrual assets + other real estate owned .....	0.34	0.53	36	0.19	0.48	21	0.12	0.52	12	0.20	0.45	25	0.18	0.45	21
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.35	0.58	29	0.21	0.49	21	0.13	0.63	8	0.20	0.56	13	0.18	0.59	12
Allowance for loan and lease losses .....	25.32	69.27	11	14.54	63.13	9	9.33	72.10	4	15.11	92.08	5	12.74	95.97	2
Equity capital + allowance for loan and lease losses .....	3.85	5.03	38	1.76	4.23	21	1.32	5.64	10	1.84	4.77	16	1.67	5.09	14
Tier 1 capital + allowance for loan and lease losses .....	3.83	5.96	31	1.84	4.65	21	1.38	6.21	10	1.81	5.30	13	1.56	5.65	10
Loans and leases + other real estate owned .....	0.60	0.97	32	0.33	0.68	23	0.22	0.92	8	0.32	0.78	14	0.29	0.82	15

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.01	0.31	4	0.56	0.43	67	0.03	0.25	6	0.09	0.28	14	0.12	0.29	24
	90+ days past due .....		0	0.13	30	0	0.03	22	0	0.04	25	0.03	0.03	67	0.02	0.03	65
	Nonaccrual.....		0.17	0.76	10	0.21	0.52	20	0.21	0.63	19	0.19	0.45	23	0.34	0.48	44
Commercial and industrial	30–89 days past due .....		0	0.22	7	0.12	0.40	27	0.04	0.15	28	0.04	0.22	25	0.39	0.23	74
	90+ days past due .....		0	0.02	35	0	0.02	61	0	0.02	64	0.01	0.02	68	0.05	0.02	84
	Nonaccrual.....		0.16	0.69	13	0.61	0.73	51	0.22	0.61	35	0.63	0.74	56	0.19	0.61	30
Individuals	30–89 days past due .....		0.04	0.53	14	0.11	0.59	23	0.09	0.52	23	0.51	0.60	46	0.32	0.68	41
	90+ days past due .....		0.01	0.11	45	0	0.03	60	0	0.02	63	0.01	0.02	67	0	0.03	65
	Nonaccrual.....		0.31	0.22	71	0.19	0.14	65	0.39	0.14	82	0.18	0.12	70	0.11	0.15	58
Depository institution loans	30–89 days past due .....			0.01			0			0			0				0
	90+ days past due .....			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due .....		0	0.17	31	0.29	0.17	78	0	0.07	34	0	0.10	34	0	0.11	34
	90+ days past due .....		0	0	44	0	0	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual.....		11.45	0.44	96	0	0.62	29	0	0.57	29	0	0.80	28	0	0.46	31
Foreign governments	30–89 days past due .....			0.03													
	90+ days past due .....			0													
	Nonaccrual.....			0.04													
Other loans and leases	30–89 days past due .....		0	0.13	16	0	0.32	23	0.05	0.67	57	0	0.28	23	0.32	0.18	79
	90+ days past due .....		0	0.01	34	0	0.01	40	0	0	40	0	0	40	0.22	0	97
	Nonaccrual.....		0.06	0.15	53	0.26	0.06	87	0.09	0.10	78	0.34	0.04	91	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due .....	0.02	0.47	4	1.42	0.67	85	0.07	0.46	11	0.24	0.53	29	0.25	0.52	31
	90+ days past due .....	0	0.28	36	0	0.05	27	0	0.06	28	0	0.05	28	0.07	0.04	76
	Nonaccrual .....	0.53	0.88	33	0.52	0.60	50	0.56	0.67	46	0.53	0.55	55	0.53	0.61	48
Revolving	30–89 days past due .....	0.06	0.31	18	6.06	0.45	98	0.03	0.25	34	0.09	0.36	26	0.19	0.36	42
	90+ days past due .....	0	0.03	32	0	0.02	37	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual .....	0.24	1.31	21	0.31	0.37	50	0.22	0.46	40	0.32	0.34	53	0.75	0.35	80
Closed-end	30–89 days past due .....	0.02	0.48	4	0.24	0.69	24	0.07	0.48	15	0.27	0.56	36	0.27	0.54	39
	90+ days past due .....	0	0.31	41	0	0.05	29	0	0.06	29	0	0.05	29	0.09	0.05	79
	Nonaccrual .....	0.60	0.85	41	0.58	0.62	54	0.64	0.69	53	0.58	0.57	54	0.45	0.64	41
Junior lien	30–89 days past due .....	0.01	0.01	59	0.01	0.03	52	0	0.01	15	0.04	0.02	79	0.08	0.02	89
	90+ days past due .....	0	0	35	0	0	41	0	0	44	0	0	41	0.09	0	98
	Nonaccrual .....	0.14	0.05	87	0.19	0.04	93	0.15	0.03	92	0.18	0.03	91	0.17	0.03	92
Commercial real estate	30–89 days past due .....	0	0.22	3	0.17	0.31	43	0.01	0.14	24	0.02	0.15	20	0.07	0.16	38
	90+ days past due .....	0	0.02	24	0	0.01	33	0	0.02	35	0.04	0.02	81	0	0.02	31
	Nonaccrual .....	0.02	0.62	3	0.07	0.43	19	0.05	0.57	16	0.03	0.34	17	0.26	0.41	51
Construction and development	30–89 days past due .....	0	0.22	15	0	0.36	17	0	0.16	26	0.07	0.20	61	0.27	0.17	71
	90+ days past due .....	0	0.01	35	0	0.01	42	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual .....	0.01	0.50	24	0.06	0.21	55	0.01	0.21	46	0.06	0.18	57	0.42	0.18	77
1–4 family	30–89 days past due .....	0	0.03	30	0	0.09	28	0	0.03	36	0.04	0.05	73	0	0.07	32
	90+ days past due .....	0	0	44	0	0	46	0	0	46	0	0	47	0	0	48
	Nonaccrual .....	0	0.02	29	0	0.02	38	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due .....	0	0.16	17	0	0.21	22	0	0.09	30	0.03	0.12	67	0.27	0.06	88
	90+ days past due .....	0	0	38	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual .....	0.01	0.43	26	0.06	0.16	62	0.01	0.16	50	0.06	0.14	63	0.42	0.10	85
Multifamily	30–89 days past due .....	0	0.08	27	0	0.11	34	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due .....	0	0	45	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual .....	0	0.13	19	0	0.04	35	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due .....	0	0.20	5	0.25	0.28	55	0.01	0.14	31	0.01	0.13	21	0	0.17	9
	90+ days past due .....	0	0.02	27	0	0.02	35	0	0.02	38	0.06	0.02	85	0	0.02	34
	Nonaccrual .....	0.03	0.78	3	0.08	0.55	19	0.08	0.73	18	0.02	0.36	14	0.23	0.52	42
Owner Occupied	30–89 days past due .....	0	0.06	10	0.15	0.13	66	0.01	0.05	45	0.01	0.06	33	0	0.08	13
	90+ days past due .....	0	0	33	0	0.01	38	0	0.01	40	0.06	0.01	91	0	0	38
	Nonaccrual .....	0.02	0.32	11	0.07	0.23	30	0.07	0.27	25	0.01	0.19	20	0.22	0.20	64
Other	30–89 days past due .....	0	0.12	8	0.10	0.12	60	0	0.06	22	0	0.05	18	0	0.07	18
	90+ days past due .....	0	0.01	34	0	0.01	43	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual .....	0.01	0.40	12	0.01	0.22	28	0.01	0.33	29	0.01	0.14	31	0.01	0.22	32
Farmland	30–89 days past due .....	0	0.13	30	0	0.25	27	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due .....	0	0.01	45	0	0.02	43	0	0	46	0	0.01	45	0	0	46
	Nonaccrual .....	0.18	1.14	46	0.25	1.20	56	0.18	1.19	57	0.30	1.06	58	0.28	0.49	63
Credit card	30–89 days past due .....	0.04	0.75	14	0.10	0.92	43	0.09	1.02	43	0.13	0.87	43	0.06	1.03	46
	90+ days past due .....	0.09	0.56	33	0.04	0.27	60	0.03	0.22	54	0.06	0.18	64	0.02	0.26	72
	Nonaccrual .....	0	0.10	37	0	0.02	45	0	0.02	46	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	57,250	55,738	56,906	59,403	65,090										
Retained earnings .....	723,348	663,667	707,389	649,845	584,433										
Accumulated other comprehensive income (AOCI) .....	-4,030	34,611	42,223	-13,344	-46,858										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	776,568	754,016	806,518	695,904	602,665										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments .....	-4,031	34,611	42,224	-13,344	-46,858										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	780,599	719,405	764,294	709,248	649,523										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	780,599	719,405	764,294	709,248	649,523										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	0	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	0	0	0	0	0										
<b>Tier 1 Capital</b>	780,599	719,405	764,294	709,248	649,523										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	75,898	69,515	72,652	68,454	61,155										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	75,898	69,515	72,652	68,454	61,155										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	75,898	69,515	72,652	68,454	61,155										
Exited advanced approach tier 2 capital .....															
Total capital .....	856,497	788,920	836,946	777,702	710,678										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	9,778,041	7,174,052	9,484,120	6,864,680	6,629,764										
Less: Deductions from common equity tier 1 capital .....	0	0	0	0	0										
Less: Other deductions .....	5,694	5,948	5,694	5,947	7,097										
Total assets for leverage ratio .....	9,772,347	7,168,104	9,478,426	6,858,733	6,622,667										
Total risk-weighted assets .....	6,007,543	5,525,759	5,751,073	5,447,397	4,861,795										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	12.99	12.54	62	13.02	10.41	77	13.29	10.91	72	13.02	12.50	67	13.36	12.37	73
Common equity tier 1 capital, column B .....	0	0.28	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A .....	12.99	13.31	51	13.02	11.09	66	13.29	11.60	60	13.02	13.19	57	13.36	13.03	68
Tier 1 capital, column B .....	0	0.32	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A .....	14.26	15.37	33	14.28	12.51	60	14.55	13.45	47	14.28	14.63	52	14.62	14.48	64
Total capital, column B .....	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage .....	7.99	9.15	17	10.04	10.30	49	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39
Supplementary leverage ratio, advanced approaches HCs .....		7.94													

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			1			3			369			27				69	-66.67	-50.00
Other insurance activities income .....			1			3			369			27				69	-66.67	-50.00
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			8,915			8,586			8,833			8,503				8,174	3.83	-56.52

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	54.39			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	45.61			40			50			40			33.33					
Separate account assets (L/H) / Total life assets .....	12.21			0			0			0			0					
Insurance activities revenue / Adjusted operating income .....	0	0.38	26	0	0.52	50	0.11	0.41	68	0.01	0.37	52	0.02	0.46	51			
Premium income / Insurance activities revenue .....	0	2.23	43	0	0	47	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income .....	33.33			100			100			100			50					
Other premium income / Total premium income .....	66.67			0			0			0			0			50		
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C) .....	22.15			32.87			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H) .....	3.56																	
Insurance benefits, losses, expenses / Insurance premiums .....	1,367.96			52.20			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	0.97	11	11	1.04	11.40	14	0.98	11.01	15	1.06	11.53	14	1.10	13.70	14			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.50	37	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

## Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.69			0			0.05			0			0	
Cost: Interest-bearing deposits.....		0.13			1.79			1.24			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.37													
Commercial and industrial loans .....		1.94									2.35			3.83	
Foreign governments and institutions .....		0													
<b>Growth Rates</b>															
Net loans and leases.....		-6.17			-41.40			5,672.05			-47.91			-27.26	
Total selected assets.....		-2.56			-24.74			6.04			-25.04			5.03	
Deposits .....		2.95			92.56			-44.89			2.53			-2.42	

**Servicing, Securitization and Asset Sale Activities—Part 1**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
<b>Activity</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
<b>Operating Income</b>								
Income from bank subsidiaries .....		5,202	8,941	29,108	27,501	13,915	-41.82	172.64
Dividends .....		5,202	8,941	29,108	27,501	13,915	-41.82	172.64
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		5,202	8,941	29,108	27,501	13,915	-41.82	172.64
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		212	346	746	1,406	2,284	-38.73	-28.62
Total operating income .....		5,414	9,287	29,854	28,907	16,199	-41.70	145.53
<b>Operating Expenses</b>								
Personnel expenses .....		213	187	772	803	705	13.90	33.96
Interest expense .....		0	0	0	0	0		
Other expenses .....		469	268	1,564	1,978	2,082	75.00	72.43
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		682	455	2,336	2,781	2,787	49.89	58.24
Income (loss) before taxes .....		4,735	8,830	27,518	25,971	14,077	-46.38	166.91
Applicable income taxes (credit) .....		-103	-24	-349	-335	35		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		4,838	8,854	27,867	26,306	14,042	-45.36	165.97
Equity in undistributed income of subsidiaries .....		15,824	9,669	48,445	56,978	69,014	63.66	52.56
Bank subsidiaries .....		15,824	9,669	48,445	56,978	69,014	63.66	52.56
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		20,662	18,523	76,312	83,284	83,056	11.55	69.49
<b>Memoranda</b>								
Bank net income .....		21,026	18,610	77,553	84,479	82,929	12.98	71.22
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	748,535	96.12	732,627	96.88	779,455	96.40	675,534	585,093	2.17	57.92	
Common and preferred stock .....	748,535	96.12	732,559	96.88	778,960	96.34	674,953	584,475	2.18	57.92	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	68	0.01	495	0.06	581	618	-100.00		
Investment in nonbank subsidiaries .....	836	0.11	867	0.11	853	0.11	887	916	-3.58	-15.56	
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	836	0.11	867	0.11	853	0.11	887	916	-3.58	-15.56	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	1,034	0.13	1,051	0.14	1,037	0.13	1,031	1,010	-1.62	2.27	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	17,388	2.23	9,492	1.26	16,315	2.02	7,731	8,205	83.19	533.44	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	9,735	1.25	10,346	1.37	9,887	1.22	10,427	7,640	-5.91	688.90	
Intangible assets .....	0	0	0	0	0	0	0	0	0		
Other assets .....	1,202	0.15	1,801	0.24	1,047	0.13	2,464	1,250	-33.26	18.19	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0		
Total assets .....	778,730	100.00	756,184	100.00	808,594	100.00	698,074	604,114	2.98	61.90	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0	0		
Other liabilities .....	2,104	0.27	2,168	0.29	2,076	0.26	2,170	1,449	-2.95	3293.55	
Balance due to subsidiaries and related institutions .....	58	0.01	0	0	0	0	0	0	0		
Total liabilities .....	2,162	0.28	2,168	0.29	2,076	0.26	2,170	1,449	-0.28	3387.10	
Equity Capital .....	776,568	99.72	754,016	99.71	806,518	99.74	695,904	602,665	2.99	61.48	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0	0		
Common stock .....	24,585	3.16	23,073	3.05	24,241	3	26,756	32,425	6.55	-18.61	
Common surplus .....	32,665	4.19	32,665	4.32	32,665	4.04	32,665	32,665	0.00	0.00	
Retained earnings .....	723,348	92.89	663,667	87.77	707,389	87.48	649,845	584,433	8.99	65.12	
Accumulated other comprehensive income .....	-4,030	-0.52	34,611	4.58	42,223	5.22	-13,344	-46,858			
Other equity capital components .....	0	0	0	0	0	0	-18	0			
Total liabilities and equity capital .....	778,730	100.00	756,184	100.00	808,594	100.00	698,074	604,114	2.98	61.90	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	58	0.01	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	10.34	12.54	35	10.26	6.30	80	9.90	9.11	60	12.71	10.58	76	14.94	11.03	85
Bank net income / Average equity investment in banks .....	11.01	12.55	42	10.58	7.10	74	10.44	9.38	60	13.28	10.85	75	15.28	11.56	81
Nonbank net income / Average equity investment in nonbanks .....		12.53			10.48			9.69			12.07				10.83
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.69			4.73			8.82			15.16				9.40
Bank net income / Parent net income .....	101.76	95.97	51	100.47	110.40	22	101.63	104.93	36	101.43	103.77	36	99.85	104.73	18
Nonbank net income / Parent net income .....	0	2.83	15	0	1.40	26	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income .....		65.70			119.15			101.16			92.33				90.39
<b>Leverage</b>															
Total liabilities / Equity capital .....	0.28	17.74	8	0.29	10.22	14	0.26	11.62	14	0.31	9.66	16	0.24	9.50	13
Total debt / Equity capital .....	0	11.90	11	0	4.27	24	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	14.30	7	0	8.42	12	0	9.67	14	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	12.02	11	0	4.31	24	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value .....	0	12	11	0	4.27	24	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital .....	0	11.33	11	0	4.01	27	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital .....	0	0.52	41	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital .....	0	0.04	41	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital .....	0	0.10	40	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt .....		35.48			15.79			20.97		0	14.37	26			15.49
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	96.39	102.85	15	97.15	104.84	17	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20
Total investment in subs / Equity capital .....	96.50	108.21	12	97.28	105.17	15	96.75	104.82	14	97.20	104.48	17	97.24	104.38	21
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.34	0.22	15	-0.29	0.93	18	-0.36	0.49	15	-0.25	0.44	17	-0.22	0.36	21
Equity investment in subs – equity cap / Net income-div (X) .....		0.74			2.76			1.45			1.47				1.18
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	105.29	111.20	51	183.48	155.57	75	145.99	121.76	71	143.68	153.39	61	114.15	113.37	60
Cash from ops + noncash items + op expense / Op expense + dividend .....	104.46	98.58	51	207.10	160.07	76	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	122.75	85.35	70	137.08	75.34	76	143.56	140.42	67	99.80	105.99	36	148.19	108.88	81
Pretax operating income + interest expense / Interest expense .....		1,142.88			5,770.74			2,318.94			17,211.14				1,631.73
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,357.31			1,663.81			1,435.81			2,481.22				1,015.91
Dividends + interest from subsidiaries / Interest expense + dividends .....	110.63	117.86	50	190.15	170.29	70	155.09	137	67	153.88	196.13	54	118.39	140.89	53
Fees + other income from subsidiaries / Salary + other expenses .....	0	13.36	34	0	5.48	40	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X) .....		33.13			16.34			52.16			71.69				106.04
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.36	3.97	44	1.26	1.37	61	2.02	2.19	63	1.11	1.59	61	1.52	1.59	65
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.05			0			0			0				0
Nonaccrual .....		1.22			0			0			8.16				0.70
Total .....		1.27			0			0			8.16				0.70
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	47	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Total .....	0	0.03	47	0	0	49	0	0	49	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.80	15	0	0.11	29	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49

## Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	97.19	74.87	70	53.11	77.30	38	67.35	79.13	42	67.94	65.39	53	83.71	87.25	50
Dividends declared / Net income .....	22.76	23.13	46	25.38	53.69	34	24.60	29.39	41	21.46	25.65	41	14.15	24.10	35
Net income – dividends / Average equity.....	7.98	9.52	42	7.65	3.31	80	7.46	6.36	64	9.98	7.61	76	12.83	8.12	88
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	110.63	101.14	56	190.15	147.78	73	155.09	130.75	65	153.88	160.93	56	118.39	131.90	52
Dividends from nonbank subsidiaries .....	0	3.28	30	0	0.72	33	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	4.75	46	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries .....	110.63	128.99	47	190.15	168.67	69	155.09	158.62	62	153.88	209.89	52	118.39	144.51	48
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	24.74	30.63	45	48.04	86	41	37.53	43.52	43	32.55	45.88	36	16.78	33.37	32
Interest income from bank subsidiaries.....	0	0.12	24	0	0.13	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries .....	0	1.08	36	0	0.79	43	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	47	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	24.74	33.49	43	48.04	92.03	40	37.53	51.02	38	32.55	48.40	35	16.78	35.67	31
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		47.24			45.12			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.80			0.17			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries .....		0.53			0.18			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.09			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries .....		69.48			57.35			105.70			83.73			96.62	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		28.44			43.92			29.39			65.48			43.51	
Interest income from subsidiary holding companies .....		6.44			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.37			0			0			0			0	
Other income from subsidiary holding companies.....		-1.46			0			0			0			0.15	
Operating income from subsidiary holding companies.....		34.47			43.92			29.39			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.08	58.57	59	96.27	65.31	47	97.50	76.69	51	95.14	77.61	42	85.90	72.95	36
Interest income from bank subsidiaries.....	0	0.72	23	0	2.06	35	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries .....	0	4.11	36	0	1.90	43	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.02	46	0	0	47	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	96.08	71.70	48	96.27	80.20	29	97.50	84.80	37	95.14	94.06	29	85.90	89.39	26
Dividends from nonbank subsidiaries .....	0	5.32	29	0	1.90	32	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.82	37	0	0.01	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.05	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	47	0	0	48	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	0	10.59	21	0	3.37	28	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	1.03	46	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies .....	0	0.13	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		142.34			613.06			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....		29.59			70.56			59.71			70.71			81.26	